AMENDMENTS TO THE SPECIFICATION:

Page 1, before line 2, insert the following heading:

B1

--BACKGROUND OF THE INVENTION--.

Page 1, between lines 4 and 5, insert the following heading:

B2

--DESCRIPTION OF THE RELATED ART--.

Please replace the paragraph beginning at page 1, line 18, with the following rewritten paragraph:

B3

--~~To-day~~ Today the use of payment terminals or machines with magnetic cards/smart cards is very widespread and also considered to be a rational payment routine. However, it is encumbered with disadvantages such as cost-demanding production and distribution of cards. A card is usually renewed after two years due to wear. The way in which the payment terminals work is conducive to wear. It is the "read head" for reading the magnetic card which is the weak point here.--.

Please replace the paragraph beginning at page 1, line 25, with the following rewritten paragraph:

B4

--It is relatively expensive for a business place to use payment terminals. In the first place, the payment terminals have a relatively expensive production cost. Then such terminals are connected to a telecommunication or data network for transfer of data, thereby adding to the costs. Banks and card companies, moreover, charge a high price for their services, which in itself

makes the price higher for a consumer. ~~To day~~ Today the banks

have complete freedom to decide both the price of what a business

place must pay in order to possess a payment terminal, and the

consumer's fees for the use of the payment card in the machine.—

Page 3, between lines 10 and 11, insert the following

heading:

--SUMMARY OF THE INVENTION--.

Please replace the paragraph beginning at page 3, line

23, with the following rewritten paragraph:

--Further advantages are ~~obtained by means of the~~

~~features in the dependent claims~~ discussed below.--.

Page 3, between lines 24 and 25, insert the following

heading:

--BRIEF DESCRIPTION OF THE DRAWINGS--.

Page 3, between lines 28 and 29, insert the following

heading:

--DESCRIPTION OF THE PREFERRED EMBODIMENTS--.